Case 20-19558-SLM Doc 66 Filed 08/21/21 Entered 08/22/21 00:11:16 Desc Imaged

Certificate of Notice Page 1 of 9
STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

UNITED STATES BANKRUPTCY COURT New Jersey

		new .	Jersey		
In Re:	Ricardo Castro		Case No.:		20-19558
		Debtor(s)	Judge:		SLM
		Debtor(3)			
		CHAPTER 13 PLA	AN AND MOTIONS	S	
☐ Origina	l s Included	✓ Modified/Notice ☐ Modified/No Not	•	Date:	8/18/2021
		THE DEBTOR HAS FILE CHAPTER 13 OF THE			
		YOUR RIGHTS MA	AY BE AFFECTE	D	
contains the Plan property your attorn written object may be remotions metated in the notice. Semodification alone will or modify wishes to prosecute	the date of the confirmation by the Debtor to the Debtor within the time duced, modified, or one Debtor the Notice. The Court of the Debtor th	eliminated. This Plan may ut further notice or hearing the may confirm this plan, if 015. If this plan includes olely within the chapter 13 ien. The debtor need not e of the collateral or to rent must file a timely object.	in proposed by the dread these papersion of this Plan or fice. Your rights may be confirmed and g, unless written of there are no timel motions to avoid of a confirmation proofile a separate moduce the interest rection and appear a	e Debtor. This ers carefully any motion by be affected become bis bejection is five filed objection or modify a licess. The plation or adverse ate. An affect the confirm	s document is the actual and discuss them with included in it must file and by this plan. Your claim nding, and included iled before the deadline tions, without further en, the lien avoidance or an confirmation order reary proceeding to avoid the content of the
state wh	ether the plan inclu	oe of particular importa des each of the following provision will be ineffo	ng items. If an ite	m is checke	ed as "Does Not" or if
THIS PLA	N:				
	☑ DOES NOT CON SET FORTH IN PA		PROVISIONS. NO	N-STANDA	RD PROVISIONS MUST
COLLATE	ERAL, WHICH MAY	T THE AMOUNT OF A SI RESULT IN A PARTIAL MOTIONS SET FORTH	PAYMENT OR NO	PAYMENT	
		ID A JUDICIAL LIEN OR MOTIONS SET FORTH			JRCHASE-MONEY

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Initial Debtor(s)' Attor	ney <u>DGB</u> In	itial Debtor:	R C	Initial Co-Debtor
Part 1: Payment an	d Length of Plan			
a. The debtor has paid \$8,050.00 to date , and shall pay \$500.00 per month to the Chapter 13 Trustee, starting in August 2021 for approximately 49 months.				
b. The debtor	r shall make plan payn Future Earnings Other sources of fund			owing sources: nd date when funds are available):
c. Use of rea	I property to satisfy pla Sale of real property Description: Proposed date for co	-		
	Refinance of real pro Description: Proposed date for co	-		
	Loan modification wit Description: Proposed date for co		nortgage encumbe	ring property:
d. □ e. □	loan modification.			pending the sale, refinance or e payment and length of plan:
Part 2: Adequate P	rotection	Х	NONE	
Trustee and disburse	protection payments wed pre-confirmation to	(creditor)		to be paid to the Chapter 13
	Plan, pre-confirmation			_ to be paid directly by the
Part 3: Priority Clai	ms (Including Admin	istrative Exp	enses)	
a. All allowed pric	ority claims will be paid	in full unless	the creditor agrees	s otherwise:
Creditor		Type of Priority	1	Amount to be Paid
Goldman & Beslow LLC Marie Ann Greenberg, C Internal Revenue Servic State of NJ Division of T	ch. 13 Trustee e	Attorney fees Trustee commi 2019 and 2020 Taxes		Unknown Unknown est. \$7000.00 \$0.00
b. Domestic Supp Check one: None	oort Obligations assign	ed or owed to	a governmental u	nit and paid less than full amount:

Case 20-19558-SLM Doc 66 Filed 08/21/21 Entered 08/22/21 00:11:16 Desc Imaged Certificate of Notice Page 3 of 9 The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4): Type of Priority Creditor Claim Amount Amount to be Paid **Part 4: Secured Claims** a. Curing Default and Maintaining Payments on Principal Residence: ✔ NONE The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows: Amount to be Paid Interest Regular Monthly to Creditor (In Payment (Outside Rate on Creditor Collateral or Type of Debt Arrearage Arrearage Plan) Plan) b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows: Interest | Amount to be Paid Regular Monthly to Creditor (In Payment (Outside Rate on Creditor Collateral or Type of Debt Arrearage Arrearage Plan) Plan) ongoing monthly Regional Acceptance 2017 Ford Taurus \$1.194.00 \$1,194.00 n/a payments c. Secured claims excluded from 11 U.S.C. 506:

✓ NONE The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value: Total to be Paid through the Plan Amount of Including Interest Calculation Name of Creditor Collateral Interest Rate Claim d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ₩ NONE 1.) The debtor values collateral as indicated below. If the claim may be modified under Section Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated

1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

> NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

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Creditor	Scheduled Scheduled Collateral Debt Value Superior Liens Collateral Superior Collateral Rate Services Superior Collateral Superior Superior Collateral Superior					Amount to	
NONE							
2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.							
e. Surrender ✓ NONE Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:							
Creditor	Colla	teral to be Surren	dered	Value of	Surrendered Collateral	Remaini	ng Unsecured Debt
f. Secured Claims Unaffected by the Plan □ NONE The following secured claims are unaffected by the Plan: Creditor Homebridge Financial Services - Mortgage current through loan modification g. Secured Claims to be Paid in Full Through the Plan → NONE Creditor Creditor Collateral Total Amount to be Paid through the Plan							
Part 5: Unsecure	d Claims X NO	ONE					
rait 3. Offsecure	d Glaiiiis A No						
a. Not sep □	arately classified Not less than \$				shall be paid	:	
✓	Not less than _1	00_ percent					
☐ Pro Rata distribution from any remaining funds							
b. Separately classified unsecured claims shall be treated as follows:							
Creditor		for Separate Cla		Treatment		Amo	unt to be Paid
Part 6: Executory Contracts and Unexpired Leases X NONE							
non-residential rea	e time limitations se I property leases in ry contracts and un	this Plan.)	, , ,	, .		•	
	g, which are assum		,	,,	., .,		. , ,
Creditor Ar	rears to be Cured in an	Nature of Cont	ract or Lease	Treatment by	Debtor F	Post-Petitio	n Payment

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NOTE: All plans containing motions must be served on all affected lienholders, together with local
form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR
3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed
with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien
----------	-------------------------	--------------	----------------	------------------------	-----------------------------------	--	----------------

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. $\overline{\mathscr{L}}$ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor Collateral Debt Value Suberior Liens Collateral Reciassitie	Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
--	----------	------------	-------------------	---------------------------	----------------	---	---

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ✓ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

					Amount to be
			Total Collateral	Amount to be Deemed	Reclassified as
Creditor	Collateral	Scheduled Debt	Value	Secured	Unsecured

Part 8: Other Plan Provisions

- a. Vesting of Property of the Estate
 - ✓ Upon Confirmation
 - ☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

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The Standing Trustee is, □ is not a Section 1305(a) in the amount filed by the po	authorized to pay post-petition claims filed pursuant to 11 U.S.C. est-petition claimant.
Part 9: Modification NONE	
be served in accordance with D.N.J. LBR	quire that a separate motion be filed. A modified plan must 3015-2. filed in this case, complete the information below.
Date of Plan being modified: 3/22/2021	
Explain below why the plan is being modified Debtor obtained loan modification and wishes to part of the plan is being modified.	
post-petition tax debt inside plan	tax payments inside plan
Are Schedules I and J being filed simultaneo Part 10: Non-Standard Provision(s): Sign Non-Standard Provisions Requiring S ✓ NONE □ Explain here:	natures Required
Any non-standard provisions placed el	sewhere in this plan are ineffective.
Signatures	
The Debtor(s) and the attorney for the Debtor	(s), if any, must sign this Plan.
	·
Date: August 18, 2021	/s/ Ricardo Castro
Date. August 10, 2021	Ricardo Castro
Data	Debtor
Date:	Joint Debtor
Date August 18, 2021	/s/ David Beslow, Esq.
	David Beslow, Esq. 5300
	Attorney for the Debtor(s)

d. Post-Petition Claims

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United States Bankruptcy Court District of New Jersey

In re: Case No. 20-19558-SLM Ricardo Castro

Debtor

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 3 Date Rcvd: Aug 19, 2021 Form ID: pdf901 Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2021:

Recip ID	Recipient Name and Address
db	+ Ricardo Castro, 139 Barnett Street, Boonton, NJ 07005-1621
518926748	+ Cenlar, 425 Phillps Blvd., Ewing, NJ 08618-1430
518926747	+ Cenlar, Po Box 77404, Ewing, NJ 08628-6404
518926752	+ Consumer Portfolio Services, Inc., 19500 Jamboree Rd, Irvine, CA 92612-2437
518926753	+ Consumer Portfolio Services, Inc. c/o, Fein Such Kahn & Shepard PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
518926759	+ First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518926758	+ First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518926764	+ HomeBridge Financial Services, 222 Chastain Meadows Court, Kennesaw, GA 30144-5820
518984097	+ HomeBridge Financial Services, Inc., C/O Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
518926762	+ Homebridge, Attn: Bankruptcy, Po Box 77404, Ewing, NJ 08628-6404
518926765	+ Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926795	+ Target, Po Box 673, Minneapolis, MN 55440-0673
518926794	+ Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
518926797	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg		Aug 19 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 19 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518926742	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 19 2021 20:35:55	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518926744	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 19 2021 20:36:03	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518935212	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.CO	M Aug 19 2021 20:36:07	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518926746	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 19 2021 20:36:11	Capital One c/o, Carl Zapffe, Esq., 4851 Cox Road, Glen Allen, VA 23060-6293
518926749	+ Email/Text: bk.notifications@jpmchase.com	Aug 19 2021 20:21:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
518926750	+ Email/Text: bk.notifications@jpmchase.com	Aug 19 2021 20:21:00	Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003
518926751	+ Email/Text: bankruptcy@consumerportfolio.com	Aug 19 2021 20:21:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA
518926754	+ Email/Text: bankruptcy_notifications@ccsusa.com	Aug 19 2021 20:21:00	92619-7071 Credit Collection Services, Attn: Bankruptcy, 725
518926756	+ Email/Text: bankruptcy_notifications@ccsusa.com		Canton St, Norwood, MA 02062-2679

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Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

User: admin

Date Rcvd: Aug 19	9, 2021	Form ID: pdf901	Total Noticed: 35
		Aug 19 2021 20:21:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
518926761	+ Email/PDF: gecsedi@recoverycorp.com	Aug 19 2021 20:35:55	GRCRB/Empire, C/o Po Box 965036, Orlando, FL 32896-0001
518926760	+ Email/PDF: gecsedi@recoverycorp.com	Aug 19 2021 20:36:11	GRCRB/Empire, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
518926763	+ Email/Text: Bankruptcy@homebridge.com	Aug 19 2021 20:21:00	HomeBridge Financial Services, Attn: Bankruptcy, 194 Wood Avenue South, Ninth Floor, Iselin, NJ 08830-2710
518954087	+ Email/Text: JCAP_BNC_Notices@jcap.co	Aug 19 2021 20:21:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518937720	Email/Text: bnc-quantum@quantum3grou	p.com Aug 19 2021 20:21:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518931032	Email/PDF: RACBANKRUPTCY@BBAN	NDT.COM Aug 19 2021 20:36:14	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
518926792	+ Email/PDF: RACBANKRUPTCY@BBAN	NDT.COM Aug 19 2021 20:36:14	Regional Acceptance Corporation, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
518926793	+ Email/PDF: RACBANKRUPTCY@BBAN	NDT.COM Aug 19 2021 20:36:14	Regional Acceptance Corporation, 1424 E Fire Tower Road, Greenville, NC 27858-4105
518986067	+ Email/PDF: EBN_AIS@AMERICANINF	OSOURCE.COM Aug 19 2021 20:35:58	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 21

518926796

District/off: 0312-2

BYPASSED RECIPIENTS

Aug 19 2021 20:21:00

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	v 1	Name and Address
518926743	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518926745	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518926755	*+	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
518926757	*+	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
518926766	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926767	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926768	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926769	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926770	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926771	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926772	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926773	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926774	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926775	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926776	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926777	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926778	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926779	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926780	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926781	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926782	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926783	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926784	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010
518926785	*+	Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010

 $+ \quad Email/Text: wf melectronic bankrupt cynotifications@verizon wireless.com$

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District/off: 0312-2 User: admin Page 3 of 3 Form ID: pdf901 Total Noticed: 35 Date Rcvd: Aug 19, 2021

518926786 Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 518926787 Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 518926788 Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 518926789 Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 518926790 Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010 518926791 Newark Police Fcu, 1 Lincoln Ave Rm 306, Newark, NJ 07104-3010

TOTAL: 0 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2021 at the address(es) listed

Email Address Name

David G. Beslow

on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org

yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm

anlaw.org;r64764@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Mark Goldman

on behalf of Debtor Ricardo Castro yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5